

In re:  
Dawn Laurel Dorsey Baynard  
Debtor

Case No. 18-14858-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Oct 02, 2023

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2023:

Recip ID	Recipient Name and Address
db	+ Dawn Laurel Dorsey Baynard, 254 W. Wilkes-Barre St., Easton, PA 18042-6630
14169801	Jasmine Christian, 327 N. 11th Street, Apt. B, Easton, PA 18042
14522940	Kondaur Capital Corporation et al., Kondaur Capital Corporation, 333 South Anita Drive, Suite 400, Orange, CA 92868-3314
14416927	+ Morgan Stanley Mortgage Capital Holdings, LLC, c/o Kevin G. McDonald, Esq., KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14169803	+ Portnoff Law Associates, Ltd., 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14169805	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, PO Box 6429, Greenville, SC 29606
14198754	+ Wilmington Savings Fund Society, et al., c/o BSI Financial Services, Inc., 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14169806	+ Zachary Zawarski, Esq., 3001 Easton Ave., Bethlehem, PA 18017-4207

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 03 2023 01:12:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 03 2023 01:12:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14169798	+ Email/Text: bankruptcy@bsifinancial.com	Oct 03 2023 01:12:00	BSI Financial Services, 314 S. Franklin Street, Titusville, PA 16354-2146
14628472	^ MEBN	Oct 03 2023 00:47:01	FRIEDMAN VARTOLO, LLP, Attorneys for SN Servicing Corporation, 85 Broad Street, Suite 501, New York, New York 10004-1734
14416611	^ MEBN	Oct 03 2023 00:46:59	Morgan Stanley Mortgage Capital Holdings LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14169802	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 03 2023 01:12:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Dept., P.O. Box 280946, Harrisburg, PA 17128-0946
14628730	^ MEBN	Oct 03 2023 00:46:59	SN Servicing Corporation as servicer for U.S. Bank, C/O LORRAINE GAZZARA DOYLE, Friedman Vartolo, LLP, 1325 Franklin Avenue, Ste. 230, Garden City, NY 11530-1631
14694269	^ MEBN	Oct 03 2023 00:47:00	SN Servicing Corporation as servicer for U.S. Bank, Trust National Association, c/o Lauren M. Moyer Esq., 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631

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14380246	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 03 2023 01:12:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14169804	^ MEBN	Oct 03 2023 00:47:02	Stern & Eisenberg, P.C., 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14570853	^ MEBN	Oct 03 2023 00:46:56	U.S. Bank Trust National Association, as, Trustee of the Bungalow Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
14194839	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 03 2023 01:20:55	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14183554	^ MEBN	Oct 03 2023 00:47:02	Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust., c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14515109	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14169800	##+	CNAC, 110 N Courtland St, East Stroudsburg, PA 18301-2104
14169799	##+	City of Easton, One South Third Street, Alpha Building, Easton, PA 18042-4543

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Specialized Loan Servicing LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor FV-I Inc. In For Trust Morgan Stanley Mortgage Capital Holdings LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor Wilmington Savings Fund Society FSB christopher.mcmonagle@bbs-law.com, bkecf@sterneisenberg.com
JONATHAN C. SCHWALB	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Bungalow Series IV Trust bankruptcy@friedmanvartolo.com

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KEVIN G. MCDONALD

on behalf of Creditor Morgan Stanley Mortgage Capital Holdings LLC bkgroup@kmlawgroup.com

LAUREN MOYER

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Bungalow Series IV Trust bkecf@friedmanvartolo.com

ROGER FAY

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Bungalow Series IV Trust rfay@milsteadlaw.com, bkecf@milsteadlaw.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

ZACHARY ZAWARSKI

on behalf of Debtor Dawn Laurel Dorsey Baynard zzawarski@zawarskilaw.com

TOTAL: 10

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Dawn Laurel Dorsey Baynard  
Debtor(s)

Case No: 18-14858-pmm  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 10/2/23